

Applicant: Diane Simona Bettina SCHMIDT
Serial No. 10/673,442
Response to Final Office Action mailed August 5, 2009

PATENT
Att'y Dkt.: 11884/406301

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Diane Simona Bettina SCHMIDT

Serial No.: 10/673,442

Filed: September 30, 2003

For: Management of Intra-Day Interest
Calculations for Bank Accounts

Examiner: Mohammad Z. Shaikh

Art Unit: 3696

Confirmation No.: 2618

RESPONSE TO FINAL OFFICE ACTION UNDER 37 C.F.R. §1.116

Mail Stop: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Final Office Action, dated August 5, 2009, kindly amend the application as follows:

Amendments to the Claims begin on page 2.

Remarks begin on page 9.